

Information to identify the case:					
Debtor 1	Michael A. Zorbas			Social Security number or ITIN	xxx-xx-8780
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2				Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA					
Case number: 14-22689-JAD					

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael A. Zorbas
dba Jordan's Restaurant and Pizzeria

11/6/19

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Michael A. Zorbas
 Debtor

Case No. 14-22689-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: culy
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 23

Date Rcvd: Nov 06, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 08, 2019.

db
 13882484 +Michael A. Zorbas, 104 Sunrise Court, Harrisville, PA 16038-1432
 13882487 +Berkheimer Tax Administrator, PO Box 955, 50 North 7th Street, Bangor, PA 18013-1731
 13882487 ++COLLECTION SERVICE CENTER INC BUTLER PA, PO BOX 1623, BUTLER PA 16003-1623
 (address filed with court: Collection Service Center, Attn: Collections, Po Box 1623, Butler, PA 16003)
 13882488 +Department Of Education / Sallie Mae, 11100 Usa Parkway, Fishers, IN 46037-9203
 13882490 +Grove City Medical Center, 631 North Broad Street Extension, Grove City, PA 16127-4603
 13882491 +Grove City Medical Center Professional, PO Box 719, Monroeville, PA 15146-0719
 13882493 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage LLC, Attn: Bankruptcy, 350 Highland Drive, Lewisville, TX 75067)
 13884244 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982
 13882495 +Pnc Bank, Attn: Bankruptcy, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
 13882496 +Pnc Bank, N.a., 1 Financial Parkway, Kalamazoo, MI 49009-8002
 13882497 +Wpahs - Physician, PO Box 848659, Boston, MA 02284-8659

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 cr +EDI: PRA.COM Nov 07 2019 08:23:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

cr EDI: RECOVERYCORP.COM Nov 07 2019 08:23:00 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
 13882483 +EDI: BANKAMER.COM Nov 07 2019 08:23:00 Bank of America, Attn: Correspondence Unit, CA6-919-02-41, PO Box 5170, Simi Valley, CA 93062-5170
 13882485 +EDI: CHASE.COM Nov 07 2019 08:23:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
 13882486 +EDI: CHASE.COM Nov 07 2019 08:23:00 Chase Manhattan Bank, Attention: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
 13882489 +EDI: RMSC.COM Nov 07 2019 08:23:00 GE Capital Retail Bank / Lowes, Attention: Bankruptcy Department, Po Box 103104, Roswell, GA 30076-9104
 13882492 +EDI: RMSC.COM Nov 07 2019 08:23:00 Lowes Business Acct / GECRB, PO Box 530970, Atlanta, GA 30353-0970
 13944605 EDI: PRA.COM Nov 07 2019 08:23:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
 13882494 +E-mail/Text: RVSVBICNOTICE1@state.pa.us Nov 07 2019 03:52:26 Pennsylvania Dept. of Revenue, Department 280946, PO Box 280946, Attention: Bankruptcy Division, Harrisburg, PA 17128-0946
 13893748 EDI: RECOVERYCORP.COM Nov 07 2019 08:23:00 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 13955440 EDI: RMSC.COM Nov 07 2019 08:23:00 Synchrony Bank, c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
 14317088 +EDI: RMSC.COM Nov 07 2019 08:23:00 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Nationstar Mortgage LLC
 smg* Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
 13953572* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage LLC, P.O. BOX 630267, Irving, TX 75063)
 TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 08, 2019

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: culy
Form ID: 3180W

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Total Noticed: 23

Date Rcvd: Nov 06, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 6, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Nationstar Mortgage LLC andygornall@latouflawfirm.com
Daniel P. Foster on behalf of Debtor Michael A. Zorbas dan@mrdebtbuster.com,
clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com
Daniel P. Foster on behalf of Debtor Maria Theresa Zorbas dan@mrdebtbuster.com,
clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com
James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmlawgroup.com
Kevin Scott Frankel on behalf of Creditor Nationstar Mortgage LLC pak@logs.com
Leslie J. Rase, Esq. on behalf of Creditor Nationstar Mortgage LLC lrased@sterneisenberg.com,
ddelvechchio@sterneisenberg.com; dbogucki@sterneisenberg.com
Office of the United States Trustee ustpre03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 8